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ABSTRACT

Highlights from a survey of educational practices of personal finance teachers and resource materials for emerging topics are provided. Of the 6,100 secondary teachers in the United States and Canada who received questionnaires, 1,400 responded. With over 30 states having personal finance or consumer economics guidelines, personal finance courses have a strong foothold in the U.S. educational system. In most schools, personal finance is taught at the 11th and 12th grade levels in business education, social studies, or home economics. Respondents indicated that economic conditions receive strong teaching emphasis, most teachers use a traditional instructional approach, teacher-developed resources are used most frequently, and the topics in which teachers need information are financial services, insurance trends, investment alternatives, and economic and social trends. The remainder of the document presents instructional activities and selected references for each of these topics. Periodicals and general resources for teaching personal finance are also listed. (RM)

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Teaching Topics

American Council of Life Insurance and

Health Insurance

Association of America

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• IRAS • UNIVERSAL INSURANCE •
• CHECKING • LEGAL CLINICS • MON
BONDS • LIFE •
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G • ADJ
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MORTGAGES • TAXES • MORT
LIFE INSURANCE • MARKET FUND

Personal Finance in America's Schools Today

A Note From the Editor:

For over 30 years the nation's life and health insurance companies through the American Council of Life Insurance and the Health Insurance Association of America have provided teaching materials on a variety of personal finance topics to educators. One example is this newsletter, but this issue is somewhat different because it was written with your help. The financial services industry is in the midst of what has been called a "revolution." This rapid change is reflected

in the products and services available in the marketplace and how they will be marketed. Since the life and health insurance business is interested in providing useful information to teachers, we decided to learn more about your current classroom operations. Les R. Diabay, Ph.D. of Lake Forest College in Illinois, designed a survey to identify what new and emerging topics you were teaching, instructional techniques you preferred and what classroom materials you needed. The information some 1400 of you provided is the basis for this issue of *Teaching Topics*. There are two articles: the first gives highlights from

survey responses; the second identifies the topics you indicated you needed more information on and ideas and resource materials for including those in your curriculum.

We hope you find this information helpful in teaching your students the personal finance skills they will need. In the months ahead, the information you provided will be used to assess the materials we provide. Please feel free to write to me and let me know your reactions to the survey and any suggestions you might have for future issues of this newsletter and for classroom materials.

The Survey

We started by looking for current topics not adequately covered in textbooks. This was done by reviewing news and personal business periodicals (See "Periodicals for Teaching Personal Finance/Consumer Economics" on page 7.) We then had our list checked by nine personal finance/consumer economics authors to pinpoint the topics with the least textbook coverage. Based on this information, we developed our questionnaire. In the spring of 1983, 6100 questionnaires were sent to our readers.

Responses came in from more than 1400 secondary school teachers in 49 states and Canada.* This not only provided us with a good geographic cross section but an excellent range of teaching experiences and backgrounds.

The largest portion of respondents (37%) have taught personal finance for nine or more years. But, as you can see by Table 1, teachers with varying amounts of teaching experience were also represented.

Personal finance topics are covered in several courses and are taught by teachers with a variety of training and background in the area. Most schools have a separate course (46%), while others integrate personal finance topics into several courses or do a combination of both.

In most schools two or more disciplines cover topics in the personal finance area. The most common are business education (28%), social studies (14%) and home economics (12%). Also mentioned were programs in math, English, and vocational education. These results indicate varied curriculum for personal finance in our secondary school programs and opportunities for teachers to integrate the subject matter in creative ways.

Most students have personal finance courses available to them

The young people studying personal finance are concentrated in the eleventh and twelfth grades. However, some secondary schools offer courses to all students. This points out the wide scope and perceived need for personal finance education by both schools and students.

While most schools offer their personal finance instruction as an elective (52%),

others are influenced by state and local curriculum requirements. With over 30 states having a personal finance or consumer economics guidelines, these courses have a strong foothold in our educational system across the nation.

Economic conditions receive strong teaching emphasis

The dynamic nature of our economy is an important influence on personal finance content. Survey responses listed in Table 2 show that topics such as

TABLE 1. Curriculum Patterns for Personal Finance/Consumer Economics in Secondary Schools.

A. Teaching Experience	%
1-2 years	15.3
3-5 years	27.0
6-8 years	20.6
9+ years	37.1
B. Course Organization	
Separate Course	45.8
Integrated into Several Courses	40.1
Other or Both of Above	14.1
C. Department Responsibility	
Business Education	27.5
Social Studies	14.3
Home Economics	11.9
Other (Math, Vocational Education)	8.1
Several (Two or more departments)	38.2
D. Grade Level of Students	
Mainly 9th grade	3.6
Mainly 10th grade	8.5
Both 9th and 10th	6.3
Mainly 11th grade	5.3
Mainly 12th grade	18.4
Both 11th and 12th	40.1
Other (9-12, 10-12)	17.8
E. Course Requirements	
State-required course	33.3
School-required course	11.1
Elective	52.0
Other (county required, state recommended)	3.6

*153 adult education, college, and university teachers also responded, for separate data on that group, contact Dr. Les R. Dlabay, Department of Economics and Business, Lake Forest College, Lake Forest, IL 60045.

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TABLE 2. Teaching Emphasis Of New And Emerging Topics For Personal Finance/ Consumer Economics.

Extent of Classroom Coverage

Topic	Mean*	Topic	Mean*
Current Economic Conditions	2.350	Interstate, Branch Banking	1.698
Basic Economic Concepts	2.343	Financial Planners/Advisors	1.689
Service Contracts	2.140	Private Pension Plans	1.630
Replacement Cost Insurance	2.129	Tax-exempt, Tax-deferred Investments	1.618
Credit Rights of Women, Minorities	2.100	New types of Employee-Benefit Plans	1.613
Income Tax Preparation Services	2.078	Revision of Consumer Price Index	1.582
Citizen Action	2.061	Solar Energy	1.578
Product Liability	2.053	Health Maintenance Organizations (HMO)	1.538
Credit Collection Procedures	2.000	IRS Audit Procedure	1.522
Group Automobile Insurance	1.998	Advertising by professionals	1.522
Two-Income Families	1.961	Treasury Bills	1.518
Tax Law Changes	1.919	Buying Clubs	1.507
Privacy Rights	1.908	Shared-Housing Arrangements	1.493
Electronic Banking	1.899	Electronic Shopping at Home	1.493
Energy Conservation	1.886	Legal Clinics	1.468
Adjustable Life Insurance	1.873	Truncation (non return of cancelled checks)	1.461
NOW/Super NOW Accounts	1.853	Career Change/Retraining	1.423
Cash Discounts	1.850	Investment Information Services/ Newsletters	1.392
Universal Life Insurance	1.831	Cancer Insurance	1.386
Individual Retirement Accounts	1.816	Cable Television Financial Information Services	1.329
Creative Mortgages	1.799	All-purpose Financial Service Accounts	1.322
Bankruptcy Laws	1.799	Discount Brokers	1.284
Credit Scoring Systems	1.794	Zero-coupon Bonds	1.192
Money Market Funds	1.791		
Variable-rate Loans	1.750		
Decreased Government Regulation	1.742		
Flat-rate Income Tax	1.735		

*Based on a scale of 1 = "no coverage" to 3 = "complete coverage".)

current economic conditions, basic economic concepts, tax laws, and energy receive major classroom coverage. Contemporary financial services and topics with a strong emphasis include tax preparation, credit collection, electronic banking, new life insurance products, and NOW accounts. Table 2 also shows that credit rights, citizen action, product liability, and privacy are just a few of the current social issues covered by personal finance teachers. The interaction of social problems and finance topics has an increasing importance for class instruction and citizen development.

As our economic and social environment continues to evolve, various topics will need to receive increased teaching emphasis. Continued escalating prices will create increased interest in some items now little emphasized such as cost-saving items like solar energy, HMOs, buying clubs, shared-housing arrangements, creative mortgages, and tax-deferred investments. The impact of technology and the computer will result in more emphasis on home information services, electronic shopping, and changing career opportunities.

Despite the vast and changing content of personal finance and consumer economics courses, teachers have an obligation to make students aware of the various new topics. As one respondent commented, our job requires us to teach "a little about a lot rather than vice versa."

What goes on in the classroom?

The survey showed that for the most part, teachers use a traditional instructional approach. Table 3 shows time-proven strategies such as lectures, tests, class discussions, and homework assignments are most common. At the same time, respondents indicate a growing use of other instructional techniques. Cases, out-of-class projects, reports, and simulations give practical application of course content.

Teacher-developed resources are used most frequently

Resource materials prepared by the teacher provide the main foundation of the course. The survey showed that these are combined with published items—textbooks, newspaper/magazine articles, visual aids, and government and industry publications.

What additional resources do teachers desire? Most frequently mentioned were learning activity packages, films, videotapes, and computer programs.

Cost was a concern to many. Individual comments indicated that "funds for teaching materials are very restricted." Some respondents mentioned that the free and low-cost materials available from the American Council of Life Insurance and other business organizations are appreciated and used regularly.

Instructional aids are also in demand for students with special needs, including those with learning disabilities, low reading ability, and weak English comprehension skills. Another respondent indicated a need for teaching materials to assist recent immigrants from a variety of economic and cultural backgrounds.

What does the future hold for personal finance?

Our survey showed that the personal finance curriculum was both dynamic and responsive to economic changes. Teachers indicated a need for information on new products and services being developed. This offers opportunities for educators, education institutions and business to cooperate on such activities as teacher training and materials development. Many businesses, including the life and health insurance business, cooperate with universities to provide inservice and graduate level training to teachers. Businesses also provide speakers, audiovisual and print materials for classroom use. These materials are often developed with the help of educators.

The greater use of technology in managing personal finances will have its impact on classroom teaching in several ways. First, the way people select financial services is predicted to change drastically. The introduction of the home computer, which may become almost as common as television sets, will permit individuals to select investments, purchase insurance coverages and pay bills in the comfort of their own homes. The greater use of computers by financial businesses will provide almost instantaneous information, for example, on interest rates and stock and bond prices. This dramatic change in technology and the new level of consumer competency needed will affect both content and methodology in personal finance courses.

As we enter into what has been called the financial services revolution, the topics covered in personal finance courses will receive greater attention from all sectors. We hope that the information presented in this article will help you in your work.

TABLE 3. Frequency Of Use Of Instructional Techniques By Secondary School Personal Finance/Consumer Economics Teachers.

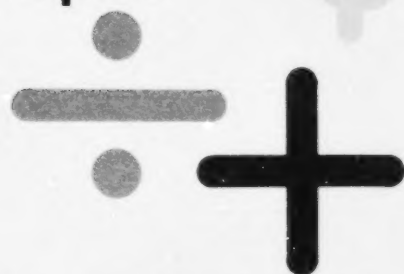
Rank	Instructional Technique	Mean*
1.	Class Presentations	2.760
2.	Chapter Tests	2.659
3.	Unit Exams	2.619
4.	Large Group Discussion	2.609
5.	Supervised Study (in-class work)	2.345
6.	Weekly Quizzes	2.282
7.	Case Problems	2.243
8.	Math Skill Development	2.143
9.	Small Group Activities	2.083
10.	Individualized Instruction	2.045
11.	Out-of-Class Activities, Projects	2.040
12.	Library Research (by students)	2.006
13.	Games, Simulations	1.943
14.	Written Reports, Research Papers	1.970
15.	Oral Reports	1.885
16.	Role-playing Situations	1.766
17.	Field Trips	1.583
18.	Computer-aided Instruction	1.325
19.	Team Teaching	1.263

TABLE 4. Frequency Of Use Of Instructional Resources By Secondary School Personal Finance/Consumer Economics Teachers.

Rank	Instructional Resource	Mean*
1.	Teacher-Prepared Tests/Quizzes	2.782
2.	Teacher-Prepared Handouts	2.659
3.	Textbook	2.536
4.	Magazine, Newspaper Articles	2.438
5.	Filmstrips	2.259
6.	Films, Video Tapes	2.206
7.	Government Publications	2.189
8.	Industry-Sponsored Materials	2.122
9.	Transparencies	2.061
10.	Guest Speakers	1.998
11.	Student Workbooks	1.981
12.	Learning Activity Packages	1.942
13.	Audio-Taped Presentations (cassettes)	1.849
14.	Slide Presentations	1.560
15.	Publisher-Prepared Tapes	1.503
16.	Computer Programs	1.218

*Based on a scale of 1 = "Seldom/Never" to 3 = "Frequently".)

Teaching Suggestions For New and Emerging Finance/Consumer Economic Topics



Financial Services

The types and availability of financial services are in the process of change. Several economic, social, and technological developments are influencing the financial services industry. Such items as demand for higher returns on savings investments, increased consumer awareness, and computerized information systems have triggered this revolution.

Competition among financial institutions has also changed. As a result of deregulation and mergers, banks are no longer the only ones providing "banking services." Financial conglomerates (so called "financial supermarkets") now offer "one-stop" shopping for a wide range of services. Consumers can purchase real estate at certain retail stores, bank at supermarkets, and buy insurance at some grocery stores. These changes call for improved education programs to help consumers in selecting competent financial advisors to assist them in their financial decisions.

Topics

■ **All-purpose financial accounts**—consumers can combine their checking-credit card-investment services into a single "asset management" account.

■ **Deregulation of financial institutions**—several recent government actions have increased the availability of financial services. Savings and loans, credit unions, insurance companies, investment brokers, and, even, retail stores now offer a wide variety of financial assistance.

■ **Electronic banking (EFT)**—computerized checking, loan, and saving services are expanding in availability and usage. Increased speed and accuracy combined with lower operating costs are the major attractions of electronic fund transfer (EFT).

■ **Employee benefit plans**—workers are being given more choice in the selection of fringe benefits. "Cafeteria" plans allow employees to select benefits based on family situation and personal financial circumstances.

■ **Income tax preparation services**—the availability of commercial tax assistance is extensive. Accountants, lawyers, and national and local tax services provide a variety of tax help to businesses and consumers.

■ **Variable-rate loans**—credit plans based on changing interest rates are becoming more common. Future uncertainty with regard to the cost of money has resulted in variable-rate loans from some lenders.

Instructional Activities

□ Collect advertisements and other printed information from financial institutions which offer all-purpose financial accounts. Compare the services available, the minimum balance required, the costs and the rates earned on your money.

□ Obtain information regarding recent changes in laws regulating financial institutions. Talk to managers at a bank, insurance company, savings and loan association, and credit union to determine how deregulation has affected their operations.

□ Talk to consumers who have used electronic banking systems. Obtain information regarding the advantages and disadvantages of this service.

□ Talk to relatives and friends who work. Discuss with them the benefits they receive as part of their employment. Prepare a list of the benefits received most frequently.

□ Contact your state and federal representatives and financial institutions or professional to find out what changes in personal finance are being considered in the legislature. Discuss the impact of issues such as deregulation and tax policy changes with students.

□ Contact several businesses which prepare tax forms for individuals. Compare the costs and services provided for a basic federal income tax return (Form 1040) without itemized deductions.

□ Contact several financial institutions to determine if they offer variable-rate loans for automobile or home purchases. Obtain information regarding the basis of the rate change, the frequency of possible rate changes, and any limits on the range of coverage.

□ Invite speakers to class to discuss the trends in financial planning services and products. Identify possible uses for them.

Selected References

"Checking Out the Financial Supermarkets," *Money*, May, 1983, pp. 141-147.

"Fringe Benefits Ala Carte," *Changing Times*, May, 1982, pp. 50-52.

"The Glories and Glitches of Electronic Banking," *Money*, March, 1980.

"How Good is Your Bank?," *New York*, March 7, 1983, pp. 28-41.

"What Will Your Bank Think of Next?," *Changing Times*, January, 1983, pp. 62-65.

"Your Pension Plan," *Changing Times*, May, 1983, pp. 26-30.

Insurance Trends

Traditionally, life insurance companies have sold three basic types of life insurance policies—term insurance, whole life insurance and endowment insurance. Term insurance is low cost protection that insures your family for a specified period of time—usually one, five, 10 to 20 years, or up to age 65. The premium increases each time it is renewed, because the insured person is older. Whole life insurance (often referred to as straight life) is protection that can be kept in force for as long as you live, and its premium remains the same. Endowment insurance emphasizes the accumulation of money as it provides life insurance protection. In an effort to meet changing consumer needs, insurance companies have developed several variations on these three basic types of insurance policies. New life insurance products include adjustable, universal and variable life insurance. All of these coverages are designed to better serve consumer needs for financial security in a changing economic climate.

Topics

■ **Adjustable life insurance**—one of several new types of life insurance policies. It provides flexibility of coverage, cash values, and premiums. Consumers can easily adapt their insurance program to changing financial needs.

■ **Group automobile insurance**—as an employee benefit, group vehicle coverage has received some attention. Better protection and lower rates are the main attractions of this plan.

■ **Health maintenance organizations (HMO)**—prepaid medical plans have evolved as an alternative to conventional health insurance. For a single fee a consumer has available specified services, usually excluding prescriptions and surgery.

■ **Product liability**—injuries as a result of consumer products have created a legal and social controversy. The extent of design safety must be balanced with cost and proper use of the product.

■ **Risk classification in insurance**—several legislative proposal and judicial actions attempt to eliminate sex as a criteria for premium differentiation. This will result in new rate structures with added costs for many consumers with regard to automobile, life, and disability insurance. Review these costs and discuss the impact of the elimination of sex as a factor in determining rates.

■ **Universal life insurance**—combining protection with higher investment returns has been the goal of recently developed life insurance plans. Consumers must consider costs, returns, and tax aspects of these insurance programs.

Instructional Activities

- ☐ Talk to an insurance agent regarding the costs and benefits of new types of life insurance including adjustable, universal, and variable.
- ☐ Contact an insurance company to obtain information regarding their involvement in offering group automobile insurance. Compare the cost to individual insurance policies.
- ☐ Obtain advertisements or other printed information regarding the services and costs of a health maintenance organization (HMO). Compare the program to other health insurance coverages for employees.
- ☐ Obtain information regarding product liability cases and insurance. Evaluate the costs of injuries to consumers for the manufacturing company, the insurance company, and the injured person.
- ☐ Obtain information regarding recent developments related to "unisex" insurance costs and coverages. Evaluate if sex is a valid factor in setting

automobile, health, and life insurance rates.

Selected References

"A Consumer's Guide to Life Insurance," American Council of Life Insurance.

"How Sweet is Universal Life?," *Money*, May, 1983, pp. 113-118.

"Medical Care on a Monthly Fee," *Money*, July, 1978, pp. 65-68, 69.

"A New Life for Life-Insurance Companies," *U.S. News and World Report*, April 11, 1983, p. 76.

"Risk: Why It Affects the Cost of Life Insurance," American Council of Life Insurance.

"Universal Life Insurance: A Good Idea for Your Family?," *Better Homes and Gardens*, April, 1983, pp. 25, 28.

"Variable Life—Part Insurance, Part Investment," *Changing Times*, September, 1982, pp. 37-38.

Investment Alternatives



The economic and technological revolution has also influenced the securities industry. Volatile interest rates and revised tax laws are two significant factors. While consumers continue to evaluate the return-risk trade off of investments, new opportunities have clouded the issue. Individuals no longer have limited alternatives for their investment dollars. Specialized mutual funds, stocks, government securities, commodity futures, and tax-deferred/tax-exempt investments are available to almost everyone.

Topics

■ **Creative mortgage financing**—alternatives to fixed-rate loans are available. These include variable-rate, shared-equity, and "balloon" payment mortgages.

■ **Discount brokers**—in contrast to full-service investment brokers, discount brokers will execute a customer's order but will usually not provide research assistance and information.

■ **Individual retirement accounts (IRA)**—tax-deferred savings/investment plans are available to all workers. An IRA will reduce a person's current taxes with the sheltered money and the income it earns by being taxed in the future.

■ **Money-market funds, mutual funds**—collective capital of several

investors can create reduced risk through diversification and, hopefully, higher returns when professionally managed.

■ **Zero-coupon bonds**—these debt instruments have high "discounts" and no regular interest payments. Investor returns are the result of capital growth from the purchase price to the maturity value.

Instructional Activities

- ☐ Obtain information from the library and local lending institutions regarding the availability, costs, and benefits of various types of mortgages. This should include balloon payment (5-year) mortgages, variable-rate financing, and shared-appreciation mortgages.
- ☐ Compare the cost of buying (or selling) stock with several brokers. Evaluate the costs and benefits of a full-service broker and the discount broker.
- ☐ Contact several financial institutions and insurance agents regarding the plans they have available for Individual Retirement Accounts (IRA). Compare the costs, rate earned, and other services offered with an IRA at a bank, savings and loan association, credit union, insurance company, investment broker, and a mutual fund.
- ☐ Compare the changes in money market fund rates with the increases and decreases in the value of mutual funds and the overall stock market in the past three years. The Dow Jones Industrial Average or Standard and Poor's 500 Index may be used for the stock market indicator. Money market fund rates and mutual fund values may be obtained from *The Wall Street Journal*, the business section of the daily newspaper, or other business periodicals.
- ☐ With information from the library or from a local investment broker, evaluate the costs and benefits of zero-coupon bonds as an investment. Also, find examples of zero-coupon bond advertisements in current issues of *Business Week*, *Forbes*, *Fortune*, or *The Wall Street Journal*.

Selected References

"A Buyer's Guide to the New Mortgages," *Money*, July, 1982, pp. 44-50.

"How to Judge Money-Market Funds," *Consumer Reports*, January, 1983, pp. 30-34.

"Tax-Free Investments," *Better Homes and Gardens*, May, 1983, pp. 16, 18.

"20 Questions-Answered-About IRAs," *Money*, April, 1982, pp. 69-70, 72.

"What You Need to Know About the New Mortgages," *Women's Day*, September 1, 1983, p. 14.

"What You Should Know About Annuities," American Council of Life Insurance.

"What You Should Know About IRAs," American Council of Life Insurance.

"Zeroing in on Zero-Coupon Bonds," *Changing Times*, July, 1982, p. 8.

Economic and Social Trends



Fundamental to all teaching is an understanding of our economic and social environment. In the area of personal finance/consumer economics, these factors are the basis for much of the course content. Changing levels of consumer prices, employment, interest rates, and taxes will continue to influence individuals in our economy. Technology is also a major pressure for change. New career opportunities, new home information services, and new social problems (privacy, computer crime) will be driving forces on our students as they prepare for and live in the future.

Topics

■ **Cable television/home information systems**—television is becoming our "window to the world" with alternative programming and home information services. Shopping, banking, travel arrangements as well as "electronic newspapers" will become commonplace in the home.

■ **Career retraining**—our dynamic economic, social, and technological environment is creating new career opportunities. Individuals must be willing to obtain skills necessary for employment success.

■ **Current economic conditions**—unemployment, interest rates, consumer prices, and productivity are just a few of the topics which affect our society on a daily basis. Individuals need a fundamental awareness of these topics for wise personal decision making.

■ **Legal rights and responsibilities of credit customers**—individuals must be aware of their opportunities and legal recourse when using credit. Discrimination due to age, sex, race, religion, national origin or government assistance is a legal violation. In addition, consumers have rights regarding cost of credit information, credit reports and statements, and collection procedures.

■ **Tax law changes**—legislative actions regarding revenue sources will affect society in many ways. The availability of public services as well as economic influences should be evaluated for tax revisions.

Instructional Activities

□ Talk to people who have cable television systems which offer information programming related to business and investment topics. Also, obtain information about electronic shopping-at-home systems through a home television and telephone system.

□ Obtain information regarding the career areas which will be in demand during the next ten or twenty years. Talk to someone who has changed careers or is planning to do so in order to be in demand in the future. Invite an insurance agent or other professional person in the financial services field to discuss their career with the class.

□ Collect recent newspaper and magazine articles or information from television or radio about current economic conditions. Attempt to make predictions about the future level of interest rates, consumer prices, and employment.

□ Obtain information or talk to a lending officer at a local financial institution about the rights, responsibilities and legal concerns of individuals when buying on credit.

□ Based on news information and discussions with others, evaluate the costs and benefits of recent tax law changes. Be sure to consider the effect on the economy as well as services offered by federal, state, and local governments.

□ Discuss with friends, workers, and business owners the effect of the computer and other technology on the rights and opportunities of individuals. Consider such topics as education, employment, training and the need to retrain, privacy, and potential health dangers.

Selected References

"Get the Jump on Tomorrow's Jobs," *Changing Times*, August, 1983, pp. 26-31.

"The High-Tech Threat to Your Privacy," *Changing Times*, April, 1983, pp. 60-63.

"The Home Information Revolution," *Business Week*, June 29, 1981.

"You and TEFRA. Get to Know the New Tax Law," *Changing Times*, December, 1981, p. 29+.

Periodicals For Teaching Personal Finance/Consumer Economics

Bottom Line/Personal, Millburn, NJ 07041.

Changing Times, Editors Park, MD 20782.

Consumer Reports, Box 1949, Marion, OH 43305.

Current Consumer, Box 310, Highwood, IL 60040.

Everybody's Money, Box 431, Madison, WI 53701.

Money, Box 2516, Boulder, CO 80321.

U.S. News and World Report, Box 2619, Boulder, CO 80322

The Wall Street Journal, 200 Burnett Road, Chicopee, MA 01021

Personal Finance/Consumer Economics Curriculum Resources

BASIC Programs for Home Financial Management, W. B. Goldsmith, Prentice-Hall, Inc.

Consumer Issues in the Financial Services Field. Michigan Consumer Education Center, University Library, Eastern Michigan University, Ypsilanti, MI 48197.

Consumerism in the Eighties: A National Survey of Attitudes Toward the Consumer Movement, Atlantic Richfield, Co., Consumer Affairs Department, 515 S. Flower St., Los Angeles, CA 90071.

The New Financial Services, Alliance of American Insurers, Schaumburg Corporate Center, Suite 400 West, 1501 Woodfield Road, Schaumburg, IL 60195.

Materials Available to Educators, Dow Jones and Company, Box 300, Princeton, NJ 08540.

National Survey of Economic Education, Playback Associates, 708 Third Avenue, New York, NY 10017.

Personal Finance in Business Education, Policies Commission for Business and Economic Education, 1914 Association Drive, Reston, VA 22091.

Developed by Les R. Dlabay, Department of Economics and Business, Lake Forest College

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Marriage and Money is a filmstrip focusing on the process one young couple goes through to understand their values, set goals, and define their financial priorities.

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